REMARKS

By this amendment, claims 1, 15, 28, 42 and 57 have been amended. No claims have been cancelled or newly added. In addition, Figures 10 and 11 of the Drawings have been amended. Support for the instant amendments is provided throughout the as-filed application. No new matter has been added. Thus, claims 1-59 remain pending.

In view of the foregoing amendments and the following comments, allowance of all the claims pending in the application is respectfully requested.

INTERVIEW SUMMARY

As a preliminary matter, Applicant would like to express appreciation for the courtesies extended by Examiner Campen to Applicant's representative (the undersigned) during the telephonic Interview conducted on August 5, 2010 (hereinafter the "Interview"). The substance of the Interview is incorporated into the remarks below and constitutes Applicant's record of the Interview.

DRAWING OBJECTION

The drawings were objected to because figures 10-16, 18-39, and 41-43 allegedly include handwritten reference numerals difficult to read and shading in the figures obscures the figure. Applicant disagrees with the propriety of this objection.

The is no prohibition against handwritten drawings *per se. See, e.g.*, MPEP § 608.02(b) ("The Office no longer considers drawings as formal or informal."). Reference numerals in drawings need only be "plain and legible." 37 C.F.R. § 1.84(p)(1). That being said, the handwritten reference numerals in the drawings are readable. However, solely in an effort to expedite prosecution and without acquiescing to the propriety of this drawings objection, Applicant submits herewith revised Figures 10 and 11. Accordingly, withdrawal of the drawing objection is earnestly sought.

DOUBLE PATENTING REJECTION

Claims 1-59 were provisionally rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-37 co-pending U.S. Patent Application Serial No. 09/732,008 ("the '008").

Because the claims in both this application and/or the 008 application might further be amended during prosecution, Applicants request that the double patenting rejection be held in abeyance at this time. Upon the indication of otherwise allowable subject matter and to the extent necessary, Applicants will consider filing a Terminal Disclaimer.

REJECTIONS UNDER 35 U.S.C. §103

In the Office Action:

I.   Claims 1-5, 7-19, 22-32, 34-46, 49-54, and 57-58 were rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over U.S. Patent No. 5,940,843 to Zucknovich, *et al.* (hereinafter "Zucknovich");

II.   Claims 6, 20-21, 33, and 47-48 were rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Zucknovich as applied to claims above, and further in view of U.S. Patent No. 6,430,542 B1 to Moran (hereinafter "Moran");

III.   Claims 55-56 were rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Zucknovich as applied to claims above, and further in view of U.S. Patent No. 5,787,175 to Carter (hereinafter "Carter"); and

IV.   Claim 59 was rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Zucknovich as applied to claims above, and further in view of U.S. Patent No. 6,243,722 to Day, *et al.* (hereinafter "Day").

Applicants disagree with the propriety of each of these rejections for at least the reasons presented in Amendment filed November 25, 2009, which are incorporated herein by reference. However, solely in an effort to expedite prosecution, Applicants have amended the claims to further clarify aspects of the claimed invention as discussed during the Interview.

In particular, claim 1, *as amended*, recites that the common electronic forum enables the financial service provider participants (i) to access at least a portion of the stored financial services client data and documents according to the financial service provider participant's scope of authorization, (ii) to modify one or more accessed documents via the common online forum, such that the one or more modified documents are accessible to the financial services client and authorized ones of the financial service provider participants through the common electronic forum; and (iii) to store the one or more modify documents.

As pointed out during the Interview, the cited portions of Zucknovich do not disclose, teach, or render obvious. Thus, the rejection of independent claim 1 is improper. Independent claims 15, 28, 42 and 57 recite similar recitations as independent claim 1, and therefore are also patentable over Zuchnovich. Claims 2-14, 16-27, 29-41, 43-56 and 58-59 ultimately depend from independent claims 1, 15, 28, 42 and 57 and therefore are also patentable over the cited portions of the relied upon references for the reasons noted above with respect to claims 2-14, 16-27, 29-41, 43-56 and 58-59 depend from independent claims 1, 15, 28, 42 and 57, as well as for the additional features they recite individually.

Accordingly, the rejections of claims 1-59 under 35 U.S.C. § 103(a) should be withdrawn and the claims be allowed.

CONCLUSION

Having addressed each of the foregoing objections and rejections, it is respectfully submitted that a full and complete response has been made to the outstanding Office Action and, as such, the application is in condition for allowance. Notice to that effect is respectfully requested.

If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

If an extension of time is necessary to prevent abandonment of this application, then such an extension of time is hereby petitioned for under 37 C.F.R. §1.136(a). Any fees required (including fees for net addition of claims) are hereby authorized to be charged to **Deposit Account No. 033975** (Ref. No. **019213-0311368**).

Date: <u>July 27, 2010</u>

Respectfully submitted,

By: _____

Eric B. Compton
Registration No. 54,806

Customer **No.: 00909**

Pillsbury Winthrop Shaw Pittman LLP
P.O. Box 10500
McLean, Virginia 22102

Direct: (703) 770-7721
Main: (703) 770-7900
Fax: (703) 770-7901